UNITED STATES DISTRICT COURT WESTERN DISTRICT OF LOUISIANA LAFAYETTE DIVISION

JESSICA LEJEUNE,)	
)	Civil Action No.: 6:20-cv-536
Plaintiff,)	
)	Judge:
V.)	
HARVEST STRATEGY GROUP, INC.,)	Magistrate:
)	
)	Division:
Defendant.)	

PLAINTIFF'S COMPLAINT

Plaintiff, JESSICA LEJEUNE ("Plaintiff"), through Plaintiff's attorney, SCOTT, VICKNAIR, HAIR & CHECKI, LLC, alleges the following against Defendant, HARVEST STRATEGY GROUP, INC. ("Defendant"):

INTRODUCTION

1. Plaintiff's Complaint is based on the Fair Debt Collection Practices Act ("FDCPA"), 15 U.S.C. § 1692, et seq.

JURISDICTION AND VENUE

- 2. This Court has jurisdiction under 28 U.S.C. §§ 1331, 1337, and 15 U.S.C. § 1692k.
- 3. Jurisdiction of this court arises pursuant to 15 U.S.C. § 1692k(d), which states that such actions may be brought and heard before "any appropriate United States district court without regard to the amount in controversy."
- 4. Venue and personal jurisdiction in this District are proper because Defendant does or transacts business within this District, and a material portion of the events at issue occurred in this District.

PARTIES

- 5. Plaintiff is a natural person residing in Iota, Louisiana.
- 6. Plaintiff is a consumer as that term is defined by 15 U.S.C. § 1692a(3).
- 7. Plaintiff allegedly owes a debt as that term is defined by 15 U.S.C. § 1692a(5).
- 8. Defendant is a debt collector as that term is defined by 15 U.S.C. § 1692a(6).
- 9. Defendant attempted to collect a consumer debt from Plaintiff.
- 10. Defendant is a collection agency domiciled in Denver, Colorado.
- 11. Defendant is a business entity engaged in the collection of debt in the State of Louisiana.
- 12. Defendant's business includes collecting on unpaid, outstanding account balances.
- 13. The principal purpose of Defendant's business is the collection of debts.
- 14. Defendant regularly collects, or attempts to collect, debts allegedly owed to third parties.
- 15. During the course of its attempts to collect debts allegedly owed to third parties, Defendant sends to alleged debtors bills, statements, and/or other correspondence, via the mail and/or electronic mail, and initiates contact with alleged debtors via various means of telecommunication, such as by telephone and facsimile.
- 16. Defendant acted through its agents, employees, officers, members, directors, heirs, successors, assigns, principals, trustees, sureties, subrogees, representatives, and insurers.

FACTUAL ALLEGATIONS

- 17. Defendant is attempting to collect an alleged consumer debt from Plaintiff.
- 18. The alleged debt at issue arose from transactions for personal, family, or household purposes.
 - 19. Defendant is not licensed to do business or collect debt in Louisiana.
 - 20. Defendant knew it was collecting debt in Louisiana when it contacted Plaintiff.
 - 21. During collection efforts, Defendant confirmed it was collecting debt in Louisiana.

- 22. In or around May of 2019, Defendant began calling Plaintiff in an attempt to collect an alleged debt.
- 23. In or around December of 2019, Plaintiff answered one of Defendant's calls and spoke with one of Defendant's collectors.
- 24. During the aforementioned conversation, Plaintiff told Defendant's collector that she had no money and to stop calling.
- 25. Despite Plaintiff's requests, Defendant continued to place collection calls to Plaintiff's cellular telephone.
- 26. Plaintiff repeatedly told Defendant's collectors that she has no money, could not pay the alleged debt, and to stop calling.
 - 27. Defendant's collectors behaved in a rude and harassing manner when talking to Plaintiff.
- 28. Upon information and good-faith belief, Defendant placed phone calls to Plaintiff's relatives without stating they were calling to confirm or correct location information regarding Plaintiff.
 - 29. Defendant used false, deceptive, unfair, and unconscionable collection practices.
 - 30. Plaintiff suffered mental and emotional distress due to Defendant's illegal actions.
 - 31. Plaintiff suffered financial and economic harm due to Defendant's illegal actions.
- 32. Defendant's collectors were working within the course and scope of their employment when they communicated with Plaintiff.
 - 33. Defendant's collectors are familiar with the FDCPA.
- 34. The natural consequence of Defendant's statements and actions was to produce an unpleasant and/or hostile situation between Defendant and Plaintiff.

35. The natural consequence of Defendant's statements and actions was to cause Plaintiff mental and emotional distress.

VIOLATIONS OF THE FDCPA

- 36. The preceding paragraphs are incorporated as if fully stated herein.
- 37. Defendant is liable under 15 U.S.C. § 1692b for engaging in improper communications with third parties.
- 38. Defendant is liable under 15 U.S.C. § 1692d for using harassing and abusive tactics to collect the alleged debt.
- 39. Defendant is liable under 15 U.S.C. § 1692f for using unfair and unconscionable debt collection methods.

JURY DEMAND

40. Plaintiff hereby demands a trial by jury.

PRAYER FOR RELIEF

Plaintiff respectfully requests that judgment be entered in Plaintiff's favor and against Defendant, including the following relief:

- 1. An injunction requiring Defendant to cease all collection efforts against Plaintiff for the alleged debt.
- 2. Statutory damages under the FDCPA of \$1,000.
- 3. All actual damages suffered by Plaintiff pursuant to 15 U.S.C. § 1692k.
- 4. All costs and attorney's fees incurred by Plaintiff pursuant to 15 U.S.C. § 1692k.
- 5. Any other relief that this Court deems appropriate.

DATED: April 29, 2020 RESPECTFULLY SUBMITTED,

/s/ Samuel J. Ford

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Fax: (504) 613-6351 Attorney for Plaintiff